

the host service provider receiving the single login from a user, the host service provider having a universal session manager;

the universal session manager retrieving data from a validation database based on the single login to the host service provider, wherein the data is effective for accessing a selected one of the plurality of remote service providers, and wherein the data is based at least in part on the single login;

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the universal session manager transmitting said data to the remote service provider, the universal session manager and the remote service provider exchanging the data to effect a two-sided authentication; and

the host service provider directing the user to the remote service provider.

7. (Thrice amended) A system for accessing one of a plurality of remote service providers via a single login to a host service provider, each of the plurality of remote service providers being accessible through the host service provider and each of the plurality of remote service providers having separate login procedures requiring data, the system comprising:

a user system having a network data acquisition module;

a plurality of remote service providers;

a host service provider for receiving the single login, the host service provider having a universal session manager;

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the universal session manager receiving data from a validation database based on the single login to the host service provider, the universal session manager passing the data, which is required for access to the remote service provider, to the remote service provider, the universal session manager and the remote service provider exchanging the data to effect a two-sided authentication; and